

*Patricia Lewis*  
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*8-16-02*

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Wilcox  
Serial No.: 09/292,887  
Filing Date: April 2, 1999  
For: SYSTEM AND METHOD FOR ADMINISTRATION OF CREDIT CARD INCENTIVE PROGRAM WHEREIN CREDIT CARD HOLDER EARNS REBATE IN FORM OF INSTALLMENT LOAN ADVANCE PAYMENT THROUGH USE OF CREDIT CARD  
Docket No. 286052-002

Assistant Commissioner for Patents  
Washington, DC 20231

I hereby certify that this paper is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231, on April 26, 2002.

*Daniel S. Goldberg*  
Daniel S. Goldberg

AMENDMENT AND REPLY

This paper is responsive to the Office Action dated January 28, 2002, and is accompanied by a Request for Continued Examination and the required fee. Accordingly, this paper is timely filed on or before April 28, 2002.

IN THE CLAIMS:

Please amend the claims as set forth on the following page: